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UNITED STATES BANKRUPTCY COURT
District of New Jersey

In re: : Chapter 7 Case No. 15-23509(CMG)
Dexter & Djenane Bartholomew : Judge: Hon. Christine Gravelle, U.S.B.J.
----- :
Marie Conde :
Plaintiff : Adversary Pro. No. 16-1268
v. :
Dexter & Djenane Bartholomew, : **ANSWER**
_____ Defendants :

Dexter & Djenane Bartholomew say by way of Answer to the Plaintiff's Complaint:

PARTIES, JURISDICTION & VENUE

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. Admitted
7. Admitted

FACTUAL BACKGROUND

8. Defendants admit they entered into business transactions with the Plaintiff but deny the remaining allegations of the paragraph.

9. Defendants admit Plaintiff made investments in the Golden Corral franchises and the Lets Yo franchises but deny the remaining allegations of the paragraph.

BARCLAY'S LET'S YO INTEREST

10. Denied.

11. Denied.

12. Denied.

13. Defendants lack knowledge to either admit or deny the allegations of paragraph 13 of the complaint and leave the Plaintiff to her proofs.

GOLDEN CORRAL INVESTMENT

14. Admitted.

15. Defendants lack knowledge to either admit or deny the allegations of paragraph 15 of the complaint and leave the Plaintiff to her proofs.

16. Denied.

17. Defendants admit Conde was to be a member of D&B Associates Realty but deny the remaining allegations of the paragraph.

18. Admitted.

19. Defendants admit that Conde was to receive a mortgage encumbering the real property in Kentucky but deny the remaining allegations of the paragraph.

20. Denied.

21. Denied.

22. Admitted.

23. Admitted.

24. Admitted.

25. Defendants deny they induced Conde to take any action but admit that she pledged collateral to secure the Note.

26. Denied.

27. Denied.

28. Admitted.

LET'S YO INVESTMENT

29. Denied.

30. Denied.

31. Denied.

32. Denied.

33. Denied.

34. Defendants lack the knowledge to admit or deny the allegations of this paragraph.

35. Denied.

36. Denied.

37. Denied.

38. Admitted.

39. Denied.

40. Denied.

41. Defendants lack the knowledge to admit or deny the allegations of this paragraph.

42. Defendants lack the knowledge to admit or deny the allegations of this paragraph.

43. Defendants lack the knowledge to admit or deny the allegations of this paragraph.

FIRST COUNT

FRAUD & EMBEZZLEMENT

44. Defendants repeat and reallege their answers to the allegations set forth in paragraphs on forty-three as if set forth at length herein.

45. Denied

46. Denied.

WHEREFORE, the Defendants seeks the entry of an Order Dismissing the above captioned Complaint and awarding the Defendants attorneys fees, cost of suit and granting such other relief as the Court deems equitable and just.

SECOND COUNT

DETERMINING THAT PLAINTIFF'S CLAIM IS NOT AND MAY NOT BE DISCHARGED PURSUANT TO 11 U.S.C. §523(a)(2)(A) AND 523(a)(2)(B)

47. Defendants repeat and reallege their answers to the allegations set forth in paragraphs on forty-six as if set forth at length herein.

48. Admitted.

49. Admitted.

50. Admitted.

51. Denied.

52. Denied.

53. Denied.

WHEREFORE, the Defendants seeks the entry of an Order Dismissing the above captioned Complaint and awarding the Defendant attorneys fees, cost of suit and granting such other relief as the Court deems equitable and just.

FIRST AFFIRMATIVE DEFENSE

The complaint fails to set forth a cause of action for which relief can be granted.

SECOND AFFIRMATIVE DEFENSE

Plaintiff fails to plead fraud with particularity.

THIRD AFFIRMATIVE DEFENSE

Plaintiff fails to satisfy the elements of 11 U.S.C. § 523(a)(2).

FOURTH AFFIRMATIVE DEFENSE

The Plaintiff's claims are barred by the application of Doctrine of Estoppel.

FIFTH AFFIRMATIVE DEFENSE

The Plaintiff's claims are barred by Doctrine of Laches.

SIXTH AFFIRMATIVE DEFENSE

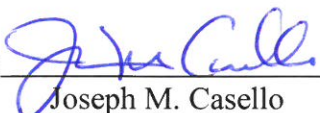
The Plaintiff's claims against the Defendant have been waived.

RESERVATION OF RIGHTS

Defendant expressly reserves the right to assert further defenses that are or may become available, or as may be established through discovery and/or by the evidence, in this action. The Defendant further reserves the right to amend this Answer and Affirmative Defenses to assert such defenses upon discovery of further information regarding Plaintiff's purported claims.

COLLINS, VELLA & CASELLO, LLC
Attorneys for Debtors/Defendants

Dated: 10-12-16

By: 
Joseph M. Casello